Coverage Period: 01/01/2026 – 12/31/2026 Coverage for: Individual/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <a href="https://ambetterhealth.com/en/ia/2026-brochures.html">https://ambetterhealth.com/en/ia/2026-brochures.html</a> or call 1-833-919-3213 (TTY 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-919-3213 (TTY 711) to request a copy.

| Important Questions  | Answers   | Why This Matters:  |
|--|---|--|
| What is the overall deductible?                                      | \$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$8,450 individual / \$16,900 family  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .  |
| Are there services covered before you meet your deductible?          | Yes. <u>Preventive care</u> services, primary care, specialist, and urgent care visits, and certain prescription drugs are covered before you meet your deductible (see additional information below).                      | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                   |
| Are there other deductibles for specific services?                   | No.   | You don't have to meet deductibles for specific services.  |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | For <u>network providers</u> : \$10,150 individual / \$20,300 family. Not applicable for <u>out-of-network providers</u> .  | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.  |
| What is not included in the out-of-pocket limit?                     | <u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>preauthorization</u> for services, and health care this <u>plan</u> doesn't cover.   | Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .  |
| Will you pay less if you use a <u>network provider</u> ?             | Yes. See <a href="https://ambetterhealth.com/en/ia/findadoc">https://ambetterhealth.com/en/ia/findadoc</a> or call 1-833-919-3213 (TTY 711) for a list of <a href="network">network</a> <a href="providers.">providers.</a> | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge and what your <u>plan pays (balance billing)</u>. Be aware, your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u></u> |

| Important Questions  | Answers | Why This Matters:   |
|--|---------|---|
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No.     | You can see the specialist you choose without a referral. |

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| ray, blood work) requires prior authorization will result in a denial of   |                        |                    |   | What You Will Pay  |   |   |
|--|------------------------|--------------------|---|--|---|---|
| Primary care visit to treat an injury or illness   No charge   S40 Copay / visit; deductible does not apply   Not covered   No |                        |                    | Health Care<br>Provider<br>(IHCP)<br>(You will<br>pay the | Network Provider   | Out-of-<br>Network<br>Provider<br>(You will pay |   |
| Specialist visit   No charge   Specialist visit   No charge   Specialist visit   Specialist visit   No charge   Specialist visit   Specialist visit   No charge   Specialist visit   Not covered   Prior authorization may be required. Covered No Limit. Other places of service may include: Hospital, Emergency Room, or Outpatient Facility.   Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of  | If you visit a health  | treat an injury or |   | deductible does not  | Not covered                                     | Ambetter's designated telehealth <u>provider</u> covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply. <u>Cost sharing</u> waived at non-IHCP with IHCP   |
| No charge   No charge   No charge   No charge   Not covered   Not covered   Prior authorization   No charge   Prior authorization   Not covered   Prior authorization   Prior authorization   Prior authorization   Prior authorization   Prior authorization may be required. Covered   Prior authorization may  | care <u>provider's</u> | Specialist visit   | No charge   | deductible does not  | Not covered                                     |   |
| If you have a test  Diagnostic test (x-ray, blood work)  Diagnostic test (x-ray, blood work)  Diagnostic test (x-ray, blood work)  No charge  No coinsurance for x-ray, blood work)  Not covered that requires prior authorization will result in a denial of  |                        | care/screening/    | No charge   | <u> </u>   | Not covered                                     | preventive. Ask your provider if the services needed  |
| laboratory & referral.  professional services and x-ray & diagnostic   | If you have a test     |                    | No charge   | deductible does not apply for laboratory & professional services  50% Coinsurance for x-ray & diagnostic imaging  50% Coinsurance for laboratory & professional services | Not covered                                     | Other places of service may include: Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. Cost sharing waived at non-IHCP with IHCP |

|   |   | What You Will Pay |  |             |   |
|---|---|-------------------|--|-------------|---|
| Common Medical<br>Event   | Naturali  |                   | Limitations, Exceptions, & Other Important<br>Information  |             |   |
|   |   |                   | places of service  |             |   |
|   | Imaging (CT/PET scans, MRIs)  | No charge         | 50% Coinsurance  | Not covered | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| If you need drugs to treat your illness or condition  More information about prescription | Generic drugs   | No charge         | Tier 1a - Preferred Generic Retail: \$3 Copay / prescription; deductible does not apply Tier 1b - Generic Retail: \$30 Copay / prescription; deductible does not apply | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5 times monthly cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral. |
| drug coverage is available at   | Preferred brand drugs   | No charge         | Tier 2 - Retail: 45%<br>Coinsurance  | Not covered | Prior authorization may be required. Prescription drugs   |
| https://ambetterheal<br>th.com/en/ia/2026fo<br>rmulary                                    | Non-preferred brand<br>drugs and Non-<br>preferred generic<br>drugs | No charge         | Tier 3 - Retail: 45%<br>Coinsurance  | Not covered | are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5 times monthly cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral.   |
|   | Specialty drugs   | No charge         | Tier 4 - Retail: 50%<br>Coinsurance  | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. Cost sharing waived at non-IHCP with IHCP referral  |
| If you have   | Facility fee (e.g., ambulatory surgery center)                      | No charge         | 50% Coinsurance  | Not covered | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| outpatient surgery  | Physician/surgeon fees  | No charge         | 50% Coinsurance  | Not covered | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| If you need   | Emergency room  | No charge         | 50% Coinsurance  | 50%         | None Cost sharing waived at non-IHCP with IHCP  |

|   |                                    |   | What You Will Pay   |  |   |
|---|------------------------------------|---|---|--|---|
| Common Medical<br>Event   | Services You May<br>Need           | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more)   | Non-IHCP<br>Out-of-<br>Network<br>Provider<br>(You will pay<br>the most) | Limitations, Exceptions, & Other Important<br>Information   |
| immediate medical   | <u>care</u>                        |   |   | Coinsurance  | referral.   |
| attention   | Emergency medical transportation   | No charge   | 50% Coinsurance   | 50%<br>Coinsurance   | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <a href="network">network</a> ground/water ambulance <a href="provider">provider</a> , you may be subject to <a href="palance">balance</a> <a href="politiling">billing</a> . <a href="Cost sharing">Cost sharing</a> waived at non-IHCP with IHCP <a href="referral">referral</a> . |
|   | Urgent care                        | No charge   | \$50 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply                                       | Not covered  | None Cost sharing waived at non-IHCP with IHCP referral.  |
| If you have a   | Facility fee (e.g., hospital room) | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| hospital stay   | Physician/surgeon fees             | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| If you need mental<br>health, behavioral<br>health, or<br>substance abuse<br>services | Outpatient services                | No charge   | Office Visit: \$40 Copay / visit; deductible does not apply; Other Outpatient Services: 50% Coinsurance | Not covered  | Prior authorization may be required. Covered No Limit. ( <u>Primary Care Provider</u> (PCP) and other practitioner office visits do not require prior authorization.) <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | Inpatient services                 | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| If you are pregnant   | Office visits                      | No charge   | \$40 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply                                       | Not covered  | Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of   |

|   |   |   | What You Will Pay                                       |  |   |
|---|---|---|---|--|---|
| Common Medical<br>Event   | Services You May<br>Need                  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more) | Non-IHCP<br>Out-of-<br>Network<br>Provider<br>(You will pay<br>the most) | Limitations, Exceptions, & Other Important<br>Information   |
|   |   |   |   |  | services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .       |
|   | Childbirth/delivery professional services | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Cost-sharing does not apply for preventive services. Depending on the  |
|   | Childbirth/delivery facility services     | No charge   | 50% Coinsurance   | Not covered  | type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> |
|   | Home health care                          | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
|   | Rehabilitation services                   | No charge   | Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance  | Not covered  | Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.  |
| If you need help<br>recovering or have<br>other special health<br>needs | Habilitation services                     | No charge   | Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance  | Not covered  | Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.  |
|   | Skilled nursing care                      | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
|   | Durable medical equipment                 | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
|   | Hospice services                          | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |

|  |                            | What You Will Pay   |   |   |  |  |
|--|----------------------------|---|---|---|--|--|
| Common Medical<br>Event                | Services You May<br>Need   | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more) | Non-IHCP Out-of- Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important<br>Information                        |  |
|  | Children's eye exam        | No charge   | No charge; deductible does not apply                    | Not covered   | Limited to 1 visit per year. Cost sharing waived at non-IHCP with IHCP referral. |  |
| If your child needs dental or eye care | Children's glasses         | No charge   | No charge; deductible does not apply                    | Not covered   | Limited to 1 item per year. Cost sharing waived at non-IHCP with IHCP referral.  |  |
|  | Children's dental check-up | Not covered   | Not covered   | Not covered   | None   |  |

#### **Excluded Services & Other Covered Services:**

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (Except in cases of rape, incest, or when the life of the member is endangered)
- Acupuncture
- Bariatric surgery

- Cosmetic surgery
- Dental care (Children)
- Hearing aids

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care
- Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year per person.)
- Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility)
- Private-duty nursing (On home and outpatient basis only (inpatient excluded))
- Routine eye care (Adult-one visit, one frame, and one pair of lenses. Dollar allowances apply to hardware.)
- Routine foot care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter Health at 1-833-919-3213 (TTY 711); Iowa State Insurance Division, 1963 Bell Avenue, Des Moines, Iowa, 50315; Phone: 1-800-735-2942; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Iowa Consumer Assistance Program at 1-800-735-2942; or Office of Personnel Management Multi-State Plan Program at <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/">https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.healthCare.gov">health Insurance Marketplace</a>. For more information about the <a href="https://www.healthCare.gov">Marketplace</a>. visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Iowa State Insurance Division, 1963 Bell Avenue, Des Moines, Iowa, 50315; Phone: 1-800-735-2942. Additionally, a consumer assistance

program can help you file your appeal. Contact lowa Consumer Assistance Program at 1-800-735-2942.

## Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-919-3213 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-919-3213 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-919-3213 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-919-3213 (TTY 711)

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$8,450 |
|---|---------|
| ■ Specialist copayment                        | \$90    |
| ■ Hospital (facility) coinsurance             | 50%     |

■ Other <u>coinsurance</u>

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u> \$8,450 ■ <u>Specialist copayment</u> \$90 ■ Hospital (facility) <u>coinsurance</u> 50%

Other <u>coinsurance</u>

50%

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$8,450 |
|---|---------|
| ■ Specialist copayment                        | \$90    |
| ■ Hospital (facility) coinsurance             | 50%     |
| ■ Other coinsurance                           | 50%     |

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost \$12,700

| Total Example Cost              | φ12,100 |  |  |
|---------------------------------|---------|--|--|
| In this example, Peg would pay: |         |  |  |
| Cost Sharing                    |         |  |  |
| <u>Deductibles</u>              | \$0     |  |  |
| Copayments                      | \$0     |  |  |
| Coinsurance                     | \$0     |  |  |
| What isn't covered              |         |  |  |
| Limits or exclusions            | \$0     |  |  |
| The total Peg would pay is      | \$0     |  |  |

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost              | \$5,600 | Total Example Cost              | \$2,800 |  |
|---------------------------------|---------|---------------------------------|---------|--|
| In this example, Joe would pay: |         | In this example, Mia would pay: |         |  |
| Cost Sharing                    |         | Cost Sharing                    |         |  |
| <u>Deductibles</u>              | \$0     | <u>Deductibles</u>              | \$0     |  |
| Copayments                      | \$0     | Copayments                      | \$0     |  |
| Coinsurance                     | \$0     | Coinsurance                     | \$0     |  |
| What isn't covered              |         | What isn't covered              |         |  |
| Limits or exclusions            | \$0     | Limits or exclusions            | \$0     |  |
| The total Joe would pay is      | \$0     | The total Mia would pay is      | \$0     |  |

50%

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.



| English:        | If you, or someone you are helping, have questions about Ambetter Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-833-919-3213 (TTY 711).                              |
|-----------------|--|
| Spanish:        | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter Health y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-833-919-3213 (TTY 711).          |
| Chinese:        | 如果您或您正在協助的對象對 Ambetter Health 所提供的任何服務有問題,且不精通英語,您有權利免費並及時以您的母語獲得幫助和訊資訊。如果您或您正在協助的對象有聽力和/或視力上的問題,阻礙了溝通,您有權利免費並及時獲得輔助支援與服務。若要取得翻譯或輔助服務,請聯絡會員服務部,電話是 1-833-919-3213 (TTY 711)。   |
| Vietnamese:     | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter Health và không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1-833-919-3213 (TTY 711).                              |
| Serbo-Croatian: | Ako Vi, ili neko kome pomažete, imate pitanja u vezi sa Ambetter Health, a ne govorite engleski jezik, imate pravo na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku. Ako Vi, ili neko kome pomažete, imate neki poremećaj sluha i/ili vida zbog kojeg je onemogućena komunikacija, imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge. Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1-833-919-3213 (TTY 711) da biste dobili usluge prevoda ili pomoćne usluge.                            |
| German:         | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter Health hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-833-919-3213 (TTY 711). |
| Arabic:         | إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter Health، ولم تكن بارعًا باللغة الإنكليزية، فلديك الحق في الحصول<br>على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعاني من حالة<br>سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي<br>خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على (711 CTY) 3213-919-833-1.  |
| Lao:            | ້ຖາຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter Health, ແລະ ບໍ່ຊ່ຽວຊານພາສາ<br>ອັງກິດ, ທ່ານມີສີດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ<br>ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງການໄດ້ຍິນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສື່ສານ,<br>ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີນໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍລິການແປ<br>ພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ ການບໍລິການສະມາຊິກ ໄດ້ທີ່ 1-833-919-3213 (TTY 711).                 |
| Korean:         | 귀하 또는 귀하의 도움을 받는 분이 Ambetter Health에 대한 질문이 있는 경우 영어에 능숙하지<br>않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는<br>귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게<br>무료 보조 도구 및 서비스를 받을 권리가 있습니다. 통역 또는 보조 서비스를 받으시려면<br>1-833-919-3213 (TTY 711)번으로 가입자 서비스부에 연락해주십시오.   |

# Hindi:

अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter Health से जुड़े प्रश्न हैं और आप दोनों अंग्रेज़ी में माहिर नहीं हैं, तो आपको अपनी भाषा में मुफ़्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है, तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है. अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया 1-833-919-3213 (TTY 711) पर सदस्य सेवाएं से संपर्क करें.

## French:

Si vous même ou une personne que vous aidez avez des questions à propos d'Ambetter Health et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au 1-833-919-3213 (TTY 711).

## Pennsylvania Dutch:

Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter Health, un sin net proficient in Englisch, du hoscht die Recht um Helf zu griege un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzing odder Auxiliary Services zu griege, sei so gut un ruff Member Services um 1-833-919-3213 (TTY 711).

## Thai:

หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter Health และไม่ชำนาญในการใช้ ภาษาอังกฤษ คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่าง ทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะด้านการฟังและ/หรือการมองเห็นที่เป็น อุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่าง ทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดติดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-833-919-3213 (TTY 711)

# Tagalog:

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter Health, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong tinutulungan, ay may kondisyon sa pandinig at/o pannikin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag ugnayan sa Mga Serbisyo para sa Miyembro sa 1-833-919-3213 (TTY 711).

# Karen:

နာ, မှတမှာ် ပှာလာနမာစားအီးတဂာ, မှာ်အိဉ်ဒီးတာ်သံကွာ် ဘဉ်ဃး Ambetter Health, ဒီး မှာ်တသဲ့ဘဉ် အဲကလုံးကျိဉ်ဂုးဂုးအဃိ, နအိဉ်ဒီး တာ်ခွဲးတာ်ယာ်လာ ကဟုံးနှာ် တာ်မာစားဒီး တာ်ဂုာ်တာ်ကျိုးလာ နကျိုဉ်တာ်ကတားဒဉ်နဲ လာတလာာ်ဘဉ် ကျိုာ်စ့ဒီး လာတာ်ဆာကတာ် ဖုဉ်ကာ်အပူးနှာ်လီး. နာ, မှတမှာ် ပှာလာနမာစားအီးတဂာ, အိဉ်ဒီး တာ်ကီတာ်ခဲတာ်အိဉ်သးဘဉ်ဃး တာ်နဉ်ဟူတာ် ဒီး /မှတမှာ် တာ်ထံဉ် လာအတြီဃာ် တာ်ဆဲးကျာဆဲးကျိုးအဃိ, နအိဉ်ဒီး တာ်ခွဲးတာ်ယာ်လာ နကဒိးနှာ် တာ်မာစားဆီဉ်ထွဲဒီး တာ်တိစားမာစားတဖဉ် လာတလာာ်ဘဉ် ကျိုာ်စ့ဒီး လာတာ်ဆာကတာ် ဖုဉ်ကာာ်အပူးနှာ်လီး. ဒ်သိနကဒိးနှာ် တာ်ကတားကျိုးထံ မှတမှာ် တာ်မာစားဆီဉ်ထွဲ အတာ်ဖုံးတာ်မာတဖဉ်အင်္ဂါ ဝံသးစူး ဆဲးကျိုး ဆူ တာ်မာစား ကရူာဖြစဲ 1-833-919-3213 (TTY 711) နှဉ်တက္ခု်.

# Russian:

Если у вас или у лица, которому вы помогаете, возникли какие либо вопросы о программе страхования Ambetter Health, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете, наблюдается какое либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-833-919-3213 (ТТҮ 711).